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Torch

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Winter 1-1-1992

# Torch, Winter 1992

Cedarville College

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# CEDARVILLE TORCH

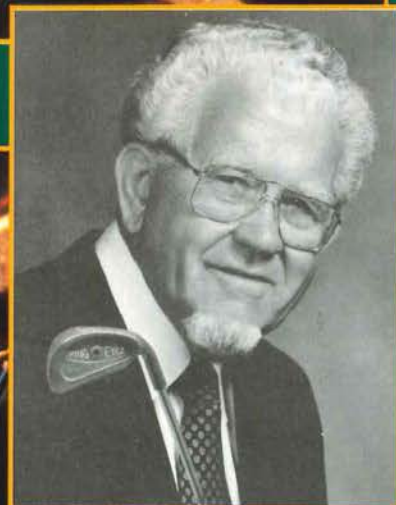
## FREE ENTERPRISE How The System Works

I N S I D E

The Man Behind PING Golf Clubs, p.4

Making The Free Market Work, p.7

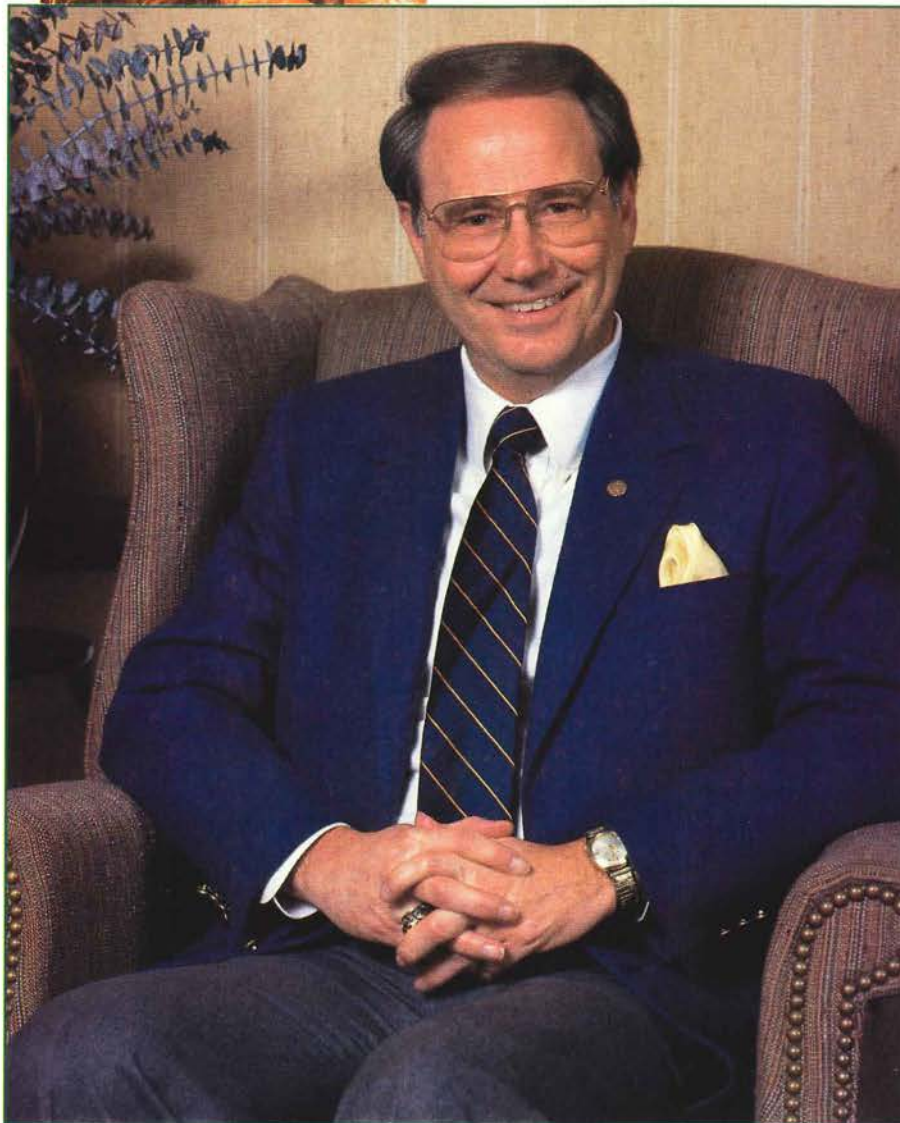
Christians In The Marketplace, p.9







# Freedom



we cherish our freedom. Even as many Americans are turning away from traditional beliefs, everyone still believes in freedom. Unfortunately, some want to be free to do whatever they want without taking any responsibility. But freedom is never free. We have to work for it.

The same holds true for the free market. We want to be able to make our own decisions in our economy. We want other countries to open their markets for our goods. We want free trade to create jobs, increase our wealth, and strengthen our economy. But we must realize that each one of us has a responsibility to promote and protect our free enterprise system.

At Cedarville College, we accept this

responsibility gladly. We value this system which allows us to operate as an independent institution of higher education. More importantly, we respect a process which models so many principles taught in the Bible, our foundation for faith and practice.

Christianity, free enterprise, and the Constitution of the United States all teach the worth and importance of the individual. In contrast, socialism and communism declare that the state or community, not individual liberty, are most important.

As Americans, we prize the freedom to worship God openly. We value the right to choose our place of work, to earn

a salary, and to enjoy the privilege of giving to the charity of our choice.

Private ownership is the main tenet of a free market economy. The religious expression of giving to others presupposes ownership. And among the Ten Commandments, the eighth urges man not to steal the private property of others.

At Cedarville, we teach these principles to our students and apply them in our approach to education. Business administration is our largest department, and students who graduate to serve the Lord in accounting, management, marketing or finance understand how to operate with

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*At Cedarville, we teach these principles to our students and apply them in our approach to education.*

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integrity in a free market. Moreover, through our core curriculum in the social sciences and history, we teach every student the essential components of free enterprise and the importance of preserving them.

The Templeton Foundation has recognized Cedarville College (and one other Ohio college) on its honor roll for Free Enterprise teaching.

Integrity means practicing what you preach. Cedarville College is a free enterprise college. We refuse to accept or solicit government funding for the operation of the college or construction of buildings. Also, we reward individual initiative and creativity among our faculty and staff, thus maintaining an entrepreneurial approach toward meeting student needs.

Free enterprise has been astoundingly successful around the globe. Economic freedom has walked hand-in-hand with political and religious freedom into a new day of liberty for some of the most closed societies in the world. Yet we recognize that the leadership and the



people of those countries must work hard and even sacrifice to build a lasting, workable system of free trade.

We cannot afford to do any less in our country. I hope these articles will encourage you with the success made possible by free enterprise, and challenge you to promote the practice of liberty through your work and life. Most of all, let us thank God for this system

which allows us so many opportunities to serve Him. Our choices—economic, political, and personal—can be a vital testimony to our faith in Jesus Christ.

# FREE CHOICE

**I**n a free economy, we can make decisions on business issues that will benefit us. In our society we can decide whom we will marry, where we will reside, what we will do for a living. Fundamental choices.

God offers us a choice—what we do about Jesus Christ. This decision will determine whether we will be forever with God or forever without Him.

The Bible says that we are all sinners, that our sin separates us from God, now and forever. No amount of good things we do will get rid of our sin. In fact, our sin is so heinous in God's eyes that we will suffer for all eternity because of it (Romans 3:23; Titus 3:5; 2 Thessalonians 1:6-9; Matthew 10:28).

But God in His love and mercy provided the way to deal with our sin—His way. And it's the only way to come to Him, forgiven and cleansed of our sin. A new creature. And His way is free—a gift (Romans 6:23; 2 Corinthians 5:17; Ephesians 1:7; Ephesians 2:8,9).

God became a human being in the person of Jesus Christ, perfect and sinless. He took our sin upon Himself, died on the cross to pay the penalty for our sin, and rose again to justify us in the Father's sight (2 Corinthians 5:21; 1 Peter 2:24; Romans 4:24,25).

Only God could do that. Believing that He did it for us, recognizing and repenting of our sin, we ask Christ to save us. In the process, we are born again, become His children, have eternal life (Romans 10:13; John 1:12,13; John 3:16).

So God gives us this choice. Accept God's gift of salvation through Jesus Christ or reject it and lose out on the best offer we'll ever have—eternal life with God.

**The choice is ours.**

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## CREDITS

### Editor

Dr. Martin Clark

### Managing Editor

Doug Miller

### Associate Editor

Martha Baldwin

### Proofreaders

Irene Gidley  
Lorraine Hoffmann

### Graphics

Les Troyer

### Photography

John Harshe  
Glen Huebner  
The Image Bank  
Sherri Mash  
Lonnie Richards  
Bob Ross

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# A Family That Works Together



**A**n interview with Karsten and Louise Solheim, President and Executive Vice President of Karsten Manufacturing. Their Phoenix, Arizona company is best known for making PING golf equipment.



**TORCH: How did your company start?**

**Karsten:** The first time I ever played golf, I borrowed a set of clubs. I discovered I couldn't hit the ball. So I practiced putting because we lived near a putting green. When I would swing the club one way, the ball would go another way. I tried to grip it better, but I found out that didn't help. I got to thinking about that putter.

You know people don't play tennis with a ping pong paddle, because no one would be able to find the sweet spot. That's why they put strings in tennis rackets, to get the weight on the periphery. So if you mishit the ball, you have a chance of getting close. A putter is a very small object compared to a tennis racket. I thought if I put some lead on the toe and on the heel it would help. I discovered it made a big difference.

As time went on, I kept using the first putter I made. We moved from Ithaca, New York to Syracuse and then to Palo Alto, California. One day I was playing at the Stanford University with a pro from Palo Alto Country Club. He said, "You putt awfully good." I said "You should have seen me before I made this putter." He said I ought to get in the business of making putters. So I went to the office, made a quick drawing, and took it to a friend of mine who was a welder. He called me up about four o'clock in the afternoon and said he had it welded. I took it home that night and drilled a hole for a shaft. I turned around and hit a ball, and it said "Ping!" That's how I got started with the name. I had no choice.

The next morning I went to the pro shop to show him this putter that I had made and the people by the clubhouse said, "Listen to that ping!" So I made some of those putters. Now I didn't want to make a putter that I would have to sell. I wanted to make one that people wanted to buy because they liked it. I displayed my putters at nine pro shops. Six months later nine out of the ten putters were still on the shelf.

I thought I had better make some other models because people didn't like that model. I made four more models of that noisy putter and one of them was in the shape of a mallet rather than just a blade putter. Gloria Armstrong [a pro golfer] was practicing on the putting green. She was going to try one of the long putters where you put one end on your shoulder. I said, "As long as you are going to try a putter like that, try this putter here!" She putted with it in the tournament. She and her partner were seven strokes behind Bob Golby and his partner. Bob told me that Gloria said to her partner, "Let me putt." They picked up the seven strokes and won the tournament. That got me started.

**TORCH: Mrs. Solheim, how did you get involved?**

**Louise:** Karsten would leave things for me to do when he went to work. Either I had to mail putters or pick up supplies. Our three older children were through school but the youngest son, John, was starting high school and he helped his father after school. They worked in the garage in the afternoons and evenings. The business grew that way. Karsten decided to go into it full-time after eight years, and resigned from General Electric. Our son Allan also left GE to help. John has never done anything except help us with it. He is a tremendous asset. Our oldest son, Louis, had been working with IBM, and then spent two years working at Moody Bible Institute. He joined Ping in 1975.

**TORCH: Do you have any other children in the business?**

**Louise:** We have a daughter who works part time, three grandchildren working, and also the husband of one of our granddaughters.

**TORCH: What roles do each of your children play in the company?**

**Louise:** Actually, Karsten has given them all responsibilities as general managers because he wants them acquainted with every part of the operation. However, Allan is more into

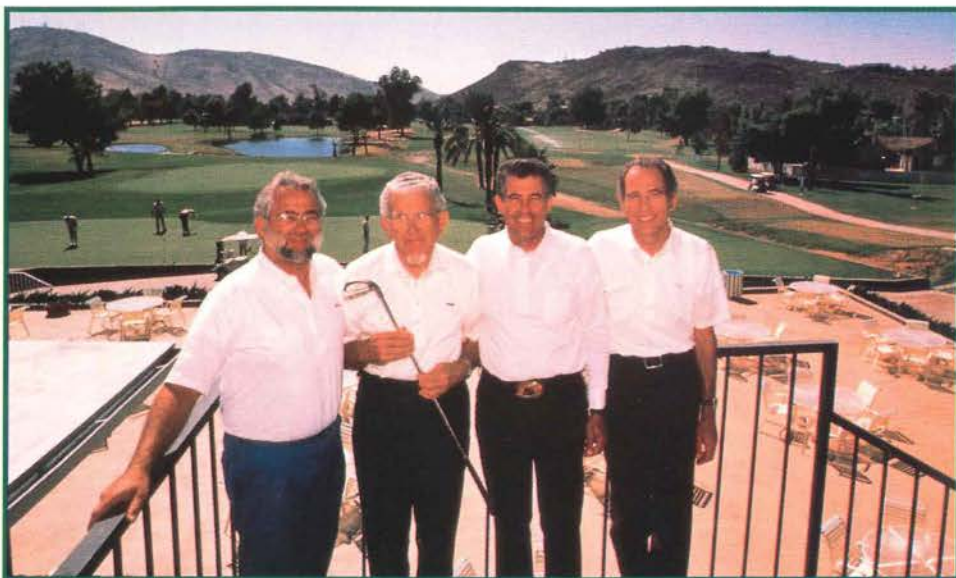
**of your children have followed in your footsteps in believing in Christ. How does that affect how your company operates?**

**Karsten:** We work together better that way because we understand each other. It really makes for a happy family. We feel very happy that this is a family operation. Of course, we have been this way for many years. I have seen a lot of other companies where the sons don't follow the fathers. I never asked any of our children to join the company. So I am thankful they did. It is something that doesn't happen every day.

**Louise:** The three sons are all directors in the company. I am executive vice president. We try to sit down together once a month and go over things that are pressing. That way we can iron out any differences.

**TORCH: How did you make decisions about the company's growth? For example, what was your approach to marketing the clubs?**

**Karsten:** It didn't work that way. When the pros started using our putters, others would ask for them. All we had to do was fill their requests. For example, there was a tournament in Japan in which four or five of the most prominent golfers in Japan were using my putter. The Japanese people called us and wanted to get some of those putters. That



The Solheim men: Karsten, second from left, with sons John, Allan, and Louis.

production and personnel, Louis is more into the computer work, and John is more into sales. He also helps Karsten with design.

**TORCH: I understand that all**

business has grown ever since, so that they are one of our biggest accounts.

I learned the importance of quality when I was a teenager working in my father's shoemaking business. There were three shoe repair shops on the same corner.



One day during the Depression, one fellow put a sign up, "Ladies heels 15 cents." So I put a sign up "Ladies heels 15 cents," too. The first customer who came in asked, "Is that as good as it used to be?" I said yes. The next customer asked the very same thing. All of a sudden it dawned on me that people are not interested in price, they are interested in quality. Then I raised the price to 35 cents and put my quality leather on the counter. If somebody would say the shoemaker down the street had better prices, I would say, "He has the same labor I've got, but I use prime leather. There is a difference in quality." From then on, my business grew as a shoemaker and I just applied that to everything that we do in the golf business.

We calibrate every club individually to make sure it is right. Every club matches, so whatever iron you hit, the ball will go the same direction. We calibrate them very carefully and see that the weights are balanced so they can perform.

Then of course the theory of perimeter weighting, putting the weight all around the rim, has taken over the market. Every manufacturer today is making perimeter weighted heads...otherwise they wouldn't be in business.

**TORCH: What is the scope of your business now? What are the different product lines that you offer?**

**Karsten:** The Ping name has gotten very popular around the world, for clothing, bags, visors, all kinds of things. The name Ping gets spread all over. We don't have to sell our clubs. All we stress is the quality.

We have 1,900 employees altogether. They seem to be very happy. When we have tours through the plant, the one remark people make is that our people seem so happy. They have never seen people like that.

**TORCH: What makes them happy in their jobs?**

**Karsten:** First of all, we don't have them working on piecework. They are not paid for how many clubs they can make. We want them to make quality clubs. They are paid by the hour. We have a bonus four times a year as part of the profit. That helps.

We also have an engineering company in which we do machine work on airplane parts and other things. We have our own foundry. We do as much as possible ourselves: painting and foundry work and heat treating of our metals. We use 17/4 stainless steel

which is the toughest metal you can get. It works perfect for golf clubs because it doesn't rust, it doesn't have to be painted or chrome plated, and it is durable.

**Louise:** Approximately 1,200 of the employees are in the golf clubs department. We didn't start out with the intention of having a huge, worldwide organization. We have a plant in England and salesmen every place where golf is played...which is quite a few countries.

**Karsten:** Sixty-six of them.

**Louise:** We didn't really plan it that way. It happened! We tried to take advantage when opportunities came. Karsten's favorite scripture is Proverbs 3:5-6, "Trust in the Lord with all thine heart and lean not to thine own understanding. In all thy ways acknowledge Him and He shall direct thy paths." He put that in his first letter to me when we first started going together. Now after 55 years, I can see that that really is his motto, the key to the direction that his life has taken. He recognized that a lot of things that happened were not really his making but the Lord led the way.

**TORCH: Are there specific attitudes that we can have or things we can do to allow the Lord to direct us?**

**Karsten:** People shouldn't worry about the future. We have enough problems today. Let's take care of them. Some people can spend hours planning how much money they are going to make. But you've got to worry about whether you are making a good product. I think people just have to have faith.

**TORCH: Do you still take an active role in designing new products?**

**Karsten:** Yes. For example, we are coming out with a new generation of irons. I make the first prototype. I actually do all the grinding, shaping, and everything else. Then my engineers input it on a computer to come out with perfect copies of the master that I made. We can also machine the parts with the computer so the clubs come out almost like they were polished. The beautiful part is, to make a left-handed club all I have to do is have them reverse the program! This process makes the mold for the heads.

My first engineering job was building ships during the war. Then I worked for Ryan Aircraft Company on the Fireball Fighter plane for the Navy. After three years there, I worked for Convair (now General Dynamics) as a project engineer. They had twelve engineers working with me in building up a guidance system for

the tracking of satellites. It took me two years to complete it. It was installed in Florida. It ran for twenty years and tracked over 600 flights. In that kind of work, you have to make it exactly right. So I was used to building quality merchandise.

That background helped me a lot with the aerodynamics of the golf club. For example, my woods are bigger woods than others on the market...not because I was trying to make a bigger club, but I wanted one that was streamlined. In the early days they used to have airplanes with the landing gear fixed. They put a cowling around it so it streamlined the airflow over the tire. I streamlined the shape of the woods so they could hit a golf ball easier, and it has worked all these years for me.

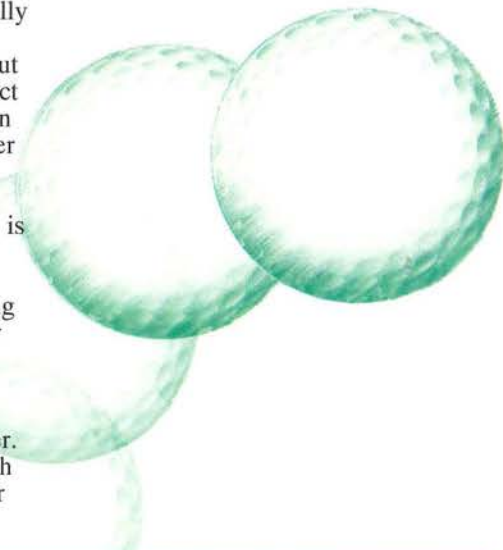
**TORCH: Mrs. Solheim, are you still actively involved with the company?**

**Karsten:** Yes, she is my memory. She remembers people and dates and a lot of other things.


**Louise:** When people have problems and want directions, I help them.

**Karsten:** Our office is open to all employees. We don't have any shelter. If I'm not there, they will talk to her or she will deliver the message to me.

This has turned out to be a unique business. I don't think there is anything else in the world like it. Four guys or four ladies are out on the golf course playing for four hours. When one of the persons has bought a new set of clubs, the others ask to try them. They find out that those clubs are better than theirs and naturally they want some. I don't know of another business where the customer is a captive sales force. Everybody wants to play better. I don't put pressure on people to buy things. I just explain that they will feel better and score better. That's all!







# Making The Free Market Work

by Gordon Heffern



**A** free market is built on trust. If we want our economy to work at its best, we have to be able to trust one another. Perhaps the best illustration of that is the continuing problem with the economy in the former Soviet Union. There, mistrust continues to hinder trade, even as the government makes some effort to loosen market controls.

In my travels to communist Russia, I never saw goods displayed openly in stores. I would have to get a clerk to open a display case to show me an item. Then

the clerk would give me a receipt which I would take to the cashier. Once I had paid for the merchandise, I would get a stamped receipt to take back to the clerk. Only then would the clerk deliver the item to me. It was a very inefficient system, and one built on a lack of trust. Even now, a Russian shopkeeper will not put goods out on a counter where people can pick them up, freely look at them, and take them to a cashier—because there would be rampant stealing.

The communists claimed their system was a leveling process, where everybody got the same. But it did not work, and generations of unfairness taught the people to trust no one. That mistrust is thwarting attempts to move toward a capitalist system. When goods become available, people hoard them. Or when they have opportunities to save or invest money, people refuse, because they are afraid the government will take over their assets.

Now reformers in the Soviet Union and Eastern European countries have openly invited religious groups, especially evangelical Christians, to come and advise them. They recognize the need to start with the spiritual dimension of trust, morality, and ethics. Many welcome the Bible and Christian media as a way to begin programs in their schools to build a moral and ethical system.

Ironically, just as the people who have lived under communism for most of this century are beginning to understand the moral underpinnings of a free economy, Americans are abandoning those ethical principles which allow us to trust one another. The communist system required a so-called “value-free” education in which the teacher would not espouse any code of right and wrong. In contrast, the historical American pattern of teaching the values of the Ten Commandments and the golden rule instilled in people a sense of integrity and honesty.

The title poem from the book *All I Really Need to Know I Learned in Kindergarten* by Robert Fulghum captures the essence of moral education. He learned:

Share everything.  
Play fair.  
Don't hit people.  
Put things back where you found them.  
Clean up your own mess....(p.6-8)

Our kids have always learned those basics through the home, the church, even through peers on a playground, and certainly in school. But now Americans want a “value-free” education, and a “value-free” society.

We no longer have prayer or Bible reading in school. It may be permitted under the law, but many school boards, administrators, and teachers are so afraid of lawsuits by either a parent or a civil liberties group that they decide not to use the Bible—even as a work of history.

In the former Soviet republics, the government will have to start the process of moral education because government is the only institution in that society. The schools have no independent status. Hopefully, reform will lead to a strong business community, an investment and banking community, and other areas whose leaders can support the market system.



In the United States, we have strong private institutions. Those of us who lead them have to recognize that the lack of values puts us on the road to a lot of problems.

I taught at Kent State University College of Business Administration for two years after my retirement. In my ethics class, I took a survey during the first week of every semester. I gave the class a list of ten professions, and asked the students to rate them, with the most ethical profession being a "1" and the least ethical being a "10." Every class ranked them exactly the same. The most ethical was clergy. Politicians came in last. The media was number 9. People in large business and lawyers also came down near the bottom of the list. The law, business, the media, and the democratically-elected government are the basic institutions that are key to our way of life. Yet people don't trust the people in them, and that is frightening.

People seem to trust one another more than they trust the leadership of the major societal institutions. Yet when there are problems, they still look to the government to solve them...not because they have confidence in government, but because:

- they don't know what to do,
- they don't feel they caused the problem, and
- they assume the government has enough power to do something.

The last place the average person will turn for a solution is himself. But that ought to be the first place he turns. Taking responsibility means asking yourself, "What can I do?"

So as we look at these emerging problems in our free market system, we need to ask ourselves what we can do to help. There are some simple answers, all focusing on how we can be trustworthy people.

**First, everyone can give a full day's work for a full day's pay.** Hard work, initiative, and responsibility on the job are the way for American companies to regain supremacy in quality and productivity. Colossians 3:23 tells us to work "as to the Lord," with an attitude of service. If we all applied that, we'd have an entirely different attitude about work and our responsibility to each other.

In their book, *Why America Doesn't Work*, Chuck Colson and Jack Eckerd explain how we have lost our sense of the value of work. Their answer to the question, "Why should we work?" is

Because work gives expression to our creative gifts and thus fulfills our need for meaning and purpose....

Because we are commanded to exercise stewardship over the earth, participating in the work of Creation in a way that glorifies God.

Because we are citizens of this earth and have certain responsibilities to our fellow citizens. (p. 178)

None of those reasons comes even remotely close to "so I can be wealthy." Here is the path to true job satisfaction: "work to serve," not "work to earn." What can I do through my work to serve my customers, my boss, my colleagues? Anyone who takes that attitude on his job is providing leadership. And he will become more productive and happy.

Robert Caldwell used the term "servant leadership" in his book by the same name. Caldwell, an executive in charge of training at AT&T, had worked his way up from an entry-level position. He knew that most of the problem of lack of productivity really rested with managers.

**So the second answer to how we can help our free market system is that managers need to lead by example.**

Our managers, teachers, and churches need to communicate that it is important to work as a servant, not only for money. Colson and Eckerd suggest six steps for restoring the work ethic. They start with management valuing the worker and end with leadership that enables others to meet their goals.

Being a servant-leader means doing the tough things. When you're convinced that you're right, don't cave in to the pressures of the moment. When I was CEO of the bank, the security analysts would say I had to convert low-yielding investments to high-yielding loans. I would ask, "What's wrong with our return?" They said "It's great, but you can't maintain it, because rates are going down. So you've got to make longer-term, higher-risk loans." That's what drove a lot of banks to make bad loans and get into problems. If the leadership had been strong enough to reject risky loans as bad business, we would not have as many banks and savings and loans in trouble today. Every CEO wants to be liked by the analysts and the stock market investors. The investors' money makes your value and the value of the company go up. Too many people caved in to that kind of pressure. But a banker needs to serve the person who puts his money in the bank, not just those who want a loan, those who want to make interest off that deposited money, or the shareholders.

**Third, we can bring these ethics into every institution in our society.**

And the institution to start with is the church. Far too many church leaders do not understand or subscribe to these principles. They need to model servant-leadership. Then church members will take it into the world the other six days of the week: at work, the YMCA, in the home, on a school board, or any other institution to which they belong.

Free enterprise works best in an atmosphere of voluntarism and philanthropy.

**So fourth, I encourage people to earn as much as they can so they can share some of that with people who are less fortunate.** The more prosperous one becomes, the more one ought to have a giving heart.

Some people think that being a self-interested participant in a free market, (as in looking for the best deal or trying to make a profit), is equivalent to being greedy. But the Lord has given us talents and abilities, and we should make the most of what we have—that is stewardship. It is like playing football. You want to win. But even if your team is not ranked number 1, you play the game the best you can. Doing your best in business will earn you more than if you don't try to use your talents. Hopefully, that will give you the wherewithal to give something back. I have talked to many people who give, and they all say it is great to be able to share. But you can't share if you don't have anything to share. And it does not have to be money. It can be knowledge or a skill you have obtained in the marketplace.

If we will apply these principles in all of life, we will have a society in which people can trust one another: labor and management, buyers and sellers, citizens and government officials. Together we can overcome any obstacles which would keep our economy from working for everyone.

Colson, Chuck and Eckerd, Jack, *Why America Doesn't Work*, Word Publishing, 1991.

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Greenleaf, Robert K., *Servant Leadership*, Paulist Press, 1977.



Gordon Heffern is President and CEO of the Akron Community Foundation in Akron, Ohio. He retired in 1987 as the chairman of the board of Society Corporation. Mr. Heffern continues to serve on the boards of several community foundations, educational institutions, and businesses.



# Have You Made Your Decisions?

Have you made your decisions about your estate plans? Do you seem to have more questions than answers? These decisions are among the most important you will ever make. They have the potential of affecting your family, your church, your community, and ministries such as Cedarville College.

We would be happy to help you find answers that will allow you to carry out your objectives. It really is not as complicated as it may seem.

## PERSONAL ESTATE INFORMATION

### PERSONAL INFORMATION

Name (first, middle, last) \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 Home phone (\_\_\_\_) \_\_\_\_\_  
 Birthdate \_\_\_\_\_  
 Marital status \_\_\_\_\_  
 Do you presently have \_\_\_\_\_  
 Revocable living \_\_\_\_\_  
 Spouse Name \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 Home phone (\_\_\_\_) \_\_\_\_\_  
 Birthdate \_\_\_\_\_

### ASSET INFORMATION

Property (prior \_\_\_\_\_)

Property (present \_\_\_\_\_)

Total value \_\_\_\_\_

Property (future \_\_\_\_\_)

Total value \_\_\_\_\_

Investments \_\_\_\_\_

Other \_\_\_\_\_

Stocks \_\_\_\_\_

Bonds \_\_\_\_\_

Real Estate \_\_\_\_\_

Life Insurance \_\_\_\_\_

Other \_\_\_\_\_

Insurance Agent \_\_\_\_\_

Broker \_\_\_\_\_

Other \_\_\_\_\_

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## Christians In The Marketplace

Bob Reese remembers his father telling him, "Whenever you are with a group of new people, run up your flag early. Let them know you are a Christian. You don't have to flaunt it, but in your words and in your deeds, live it before them."

When Bob helped his father start Reese Products, Inc. in Elkhart, Indiana, they approached their business with a commitment to biblical principles and a concern for people's spiritual condition.

In 1947, Bob's father designed a stabilizing jack to put under travel trailers. Later, he made a revolutionary type of trailer hitch. The Reeses sold their tool design business to begin manufacturing hitches full-time in the early 1950's.

As Bob tells it, his mother suggested that they write an evangelistic tract and enclose one with every product they sold. The company continued that means of outreach for 40 years. Some distributors objected to their open testimony, but others remembered them for it.

Every business day started with a voluntary prayer time for the office staff. At Christmas, the company ran full-page ads in trade magazines...not to promote a product, but to remind people of the importance of the birth of Jesus Christ.

The Reeses treated their employees as family. And they treated their customers fairly, which meant replacing parts as needed and always being honest.

Bob believes that any Christian who offers a good product at a reasonable price, and with good service, will be successful...because those elements are based on biblical principles. Bob credits other Christian men who helped manage the company, particularly Devon Strycker and Charles Miller, for continuing to apply those principles. Now under other ownership, Reese Products certainly exhibited a Christian testimony and financial success for all the years the Reeses served the Lord through the business.

The original tract included with every Reese hitch, courtesy of Good News Publishers, 1300 Crescent Street, Wheaton, IL 60187, which publishes a variety of evangelistic tracts.

THE Best Thing IN LIFE

THE Best Thing IN LIFE

IS NOT Success...

IS NOT Health...

IS NOT Wealth...

but the Best Thing In Life is TO BE SAVED!

What It Means to be Saved

The Past Forgiven, New Life for the Present, Assurance for the Future:

"Through this man (Christ Jesus) is . . . the forgiveness of sins." "If any man be in Christ, he is a new creature." "Whoever believes on Him . . . hath everlasting life" (Acts 13:38; II Cor. 5:17; John 3:16).



# Free Enterprise Today

**W**e recently talked with four Cedarville College alumni and a Cedarville professor about free enterprise, and how they perceive it working today. The alumni graduated in four different decades and represent a variety of vocations. But all share a concern for integrating biblical principles into their daily practice in the marketplace, and all support the free enterprise system.



## Mel Entingh '56

was a student at the Baptist Bible Institute when BBI moved from Cleveland to take over the operation of Cedarville College. To pay his college expenses at Cedarville he started a small business selling water softeners. After earning his Bible diploma, Mel took his business to Dayton, Ohio and has operated the Enting Water Conditioning Company there for 38 years. Today, Mel and his company supply water conditioning products internationally, including proprietary drinking water systems.

## Carol Stevenson '66

graduated with a business education major, having participated in Cedarville's cooperative effort with the teacher education program at Central State University. In 1970, she joined the bursar's office at Wright State University in Dayton, Ohio. In 1990, she was promoted to bursar. She currently serves as Secretary of the Ohio Bursars Association and chairs the Wright State University Organization for Women.

## Dale West '79

joined the accounting firm of Deloitte Haskens and Sells after graduating from Cedarville with a business degree in accounting. He gained certification as a CPA and earned a Master of Accounting Science degree at the University of Illinois before becoming controller of the *Knoxville News Sentinel* in Knoxville, Tennessee. He recently joined a Christian friend who has started a business called Shop-at-Home in Newport, Tennessee. They market one-of-a-kind collectible items via a satellite television channel.

## Cathy Anderson '89

was a communication arts/professional writing major at Cedarville. She now lives in Erie, Pennsylvania and works for the Foundation for Free Enterprise Education, which sponsors "Pennsylvania Free Enterprise Week." PFEW is a summer business education program which teaches the principles of free market economics to high school students. Participants receive scholarships to attend the program from local businesses within their counties. Business people volunteer as advisers, helping the young people operate a mock company.

## Dr. Richard Baldwin

is associate professor of management and international business at Cedarville College. His Ph.D. is from The Ohio State University, and he has been at Cedarville since 1975. During spring break 1991, he was invited to share his expertise on free enterprise as a lecturer at the Foreign Language Institute of Gorky (Nizhny Novgorod), Russia. He addressed topics of management, international business, and doing business in the United States.



**TORCH: Dr. Baldwin, would you review for us the basic principles of the free enterprise system?**

**Baldwin:** The first tenet is private ownership of property rather than public ownership. Private ownership allows people to use property and resources as they wish. Second, in a free market system, price is controlled by supply and demand. Third, demanders and suppliers must have freedom of entry and exit from the market. Their activity depends on their own evaluation of whether the current prices and resources available are advantageous to them. Fourth, self-interest is the motivator in the system. While the large number of demanders and suppliers seem to work for their own benefit, the "unseen hand" described by economist Adam Smith brings about the best and lowest price for all who are involved. Fifth, the government's role is limited. Its functions are to make sure the system is working, to police it, and to make available the proper information to all participants who might wish to enter or exit the market.

**TORCH: Do people in America today understand how free enterprise is supposed to work?**

**West:** The media has helped recently by talking about free enterprise, with the fall of the Berlin Wall and the breakup of communism. The commentators all say that communism isn't working and we need free enterprise. But while people understand how free enterprise is

supposed to work, that doesn't mean they aren't willing to bypass the system. The passive role of the government is overlooked in favor of the self-interest of certain individuals. For example, Dick mentioned having freedom to enter and exit the market, but people still talk about raising tariffs. There is too much emphasis on accumulating wealth. You see a lot of bumper stickers stating that "He who dies with the most toys wins." The focus today is on taking advantage of the system.

**Stevenson:** We have probably

other people of the world. That doesn't mean everything is clear or free. Government is involved and we are not totally free as business people.

Many businesses are formed every year in our country but less than half of them survive very long. Most fail because of poor management, which might indicate a faulty understanding of free enterprise. If a person enters a business without a well-thought-out business plan and understanding of the commitment required of time, energy, and money, he will not necessarily succeed.

## SIFE— College Students Learning, Teaching, Practicing Free Enterprise

**T**he annual Cedarville College Free Enterprise Day offers a variety of activities to increase awareness of the free market system. The event is one of many projects sponsored by the Students In Free Enterprise (SIFE) club. Students interact with business people who come from central and southwestern Ohio for chapel, workshops, and an evening banquet program. Since the chapel message is broadcast by the college radio station twice daily, a potential audience of two million people hear about free enterprise.

Michelle Plunkitt serves as president of the Cedarville chapter of SIFE. A junior majoring in business management, she says, "Cedarville College students learn about free enterprise in their classes and through the business practices of the College. But SIFE develops projects to show them how the system actually affects them personally."

"For instance, in conjunction with the business club, we invited several alumni to campus for a program called Transitions," she continues. "They shared with the students their 'after Cedarville' experiences as they entered the business world and the free market system."

SIFE presents programs in area high schools. "We've received good response from both students and teachers," says Michelle. "We use skits to show them how the things they're interested in are affected by free enterprise. They're surprised to learn how different the supply and pricing would be under a government planned economy."

Each year the Cedarville SIFE club members present their projects at a regional competition. In 1991 SIFE teams from 169 colleges and universities competed at 22 regional events.

Michelle sees the free enterprise system as one which gives people responsibility as well as personal freedom. "Without extensive government intervention," she says, "free enterprise allows individuals the resources and the freedom to reach out to people and care for their needs."

Michelle adds that through all the SIFE activities the students try to maintain a testimony for Jesus Christ and to look for ways to share Him with others.

*Students in Free Enterprise, Inc. (SIFE) is a not-for-profit corporation sponsored by individuals, foundations, and corporations. SIFE's mission is to establish and direct student-generated free market economic education programs on college and university campuses to bring America's collegians and her citizens to a better understanding of and a greater appreciation for the free enterprise system.*

STUDENTS IN FREE ENTERPRISE, INC. TRAINING MANUAL, STUDENTS IN FREE ENTERPRISE, INC. NATIONAL HEADQUARTERS, Springfield, Missouri, p. 3.

learned to use the system too well. In our "plastic environment" people have free choices about debt, credit, and financial stability, but are overusing the system of credit to their own detriment.

**Entingh:** I think Americans have a better grasp of free enterprise than any

**TORCH: Why do people misunderstand or misuse the system? Is the problem in our education, our government, or just with some individuals? Aren't people supposed to follow their own interests in a free market?**



**Anderson:** I work with young people as I recruit for our program in high schools across Pennsylvania. Students generally take basic business classes like accounting and word processing. I don't think they are seeing the big picture of the economic principles that function in our society and they don't see the importance of learning about them. One day these students are going to walk into the work force and be an active part of the system. They don't realize that they can do a lot of things in the free enterprise system. They have a lot of freedom to move around and be entrepreneurs and be successful. The business people who work with the students in our program are firm believers in the free enterprise system. They want to help the next generation, to give them some tools to work with when they get out into the work force.

**Entingh:** Part of the problem is that the media doesn't quite understand or portray the profit system properly. Business people are considered selfish and greedy with no responsibility to anyone but themselves. People think profits are much larger than they really are. People need to know that a large share of profits usually are reinvested, providing security for the business and creating new jobs. As a Christian businessman I am responsible first to God, then to my spouse and children, then of course to government, customers, employees, and all others affected by the business.

**Stevenson:** I think we have also failed in our educational system by not teaching self-discipline. People incur debt that cannot be repaid. As Christian business people we need to be good consumers as well as good providers of products and services. Our good choices, such as deferring a purchase until we can afford it, can set the example.

**TORCH:** So it seems the free enterprise system needs people to explain it and operate it properly. Why should Christians support free enterprise?

**Anderson:** It's a good system, it's working, and it's an exciting system to be part of. As Christians we need to be good stewards of it...to do whatever we can to keep the system running and pass it on. If we let it get tainted by misconceptions, it will deteriorate.

**West:** I think there is plenty of scriptural support for a free enterprise system. Proverbs 31 gives an example of a virtuous woman who produces goods,

goes into the marketplace, and buys and sells to meet her family's needs. Many other Proverbs teach that hard work will be rewarded. "He becometh poor that dealeth with a slack hand; but the hand of the diligent maketh rich" (Proverbs 10:4). God commanded the people of Israel, "Thou shalt not muzzle the ox when he treadeth out the corn" (Deuteronomy 25:4). In other words, whoever does the work should share in the rewards. Paul applied this to pastors when he wrote "The laborer is worthy of his hire" (1 Timothy 5:18). He was teaching the importance of the work of the ministry. But we can apply the same principle to anyone who labors. The people of God in the Bible certainly understood about producing goods, buying and selling them, and making a profit. Christ told a parable about servants who were rewarded for investing their master's money wisely, and compared their service to our responsibility to God (Luke 19:11-27).

**Baldwin:** Free enterprise is probably the closest economic system to the ideal described in the Bible. Dale mentioned the parable of the pounds. The lord in that parable says, "Put this money to work until I come back." This says to me that not only are investments proper but that our Lord expects a return on His investment in us. Motivation is apparent here, too. When people are put in charge of resources, most will try to improve their position...if they are working on their own and not for the group or the state.

The eighth of the ten commandments, "Thou shalt not steal" (Exodus 20:5), implies ownership of property. In the New Testament, Christians gave to the church from their own wealth. This indicates they had wealth and could choose what to do with it. Christians in the Bible gave to the poor (Galatians 2:10; Romans 15:26). They couldn't give to the poor unless they had something to give and the freedom to give it.

One of the aspects of free enterprise is competition, something you don't find in a planned economy. True competition is each participant doing his best to reach the goal; that is, performing with excellence. It brings out the highest potential. I think that's what Paul had in mind when he said, "Know ye not that they which run in a race run all, but one receiveth the prize? So run, that ye may obtain" (1 Corinthians 9:24).

**Entingh:** Under the free enterprise system there are rewards and incentives which not only develop satisfaction in a person, but also develop community wealth, comforts, and good health. Under a planned economy such as

communism there are no incentives to do quality work. My wife and I saw this in our recent trip to the Republic of Uzbekistan in the Soviet Union. The lack of quality was so obvious. Leadership was very poor and there was a sense of hopelessness. Under free enterprise there is just the opposite...incentives, rewards, satisfaction which you don't find under a planned economy.

**Stevenson:** I think that free enterprise more than any other economy fosters a climate in which we are allowed to practice our Christianity and spread the gospel. We have academic and intellectual freedom to search the Scriptures.

A value of free enterprise to higher education, especially schools like Cedarville College, is contributions from the private sector. People are rewarded for their work and are able to make charitable gifts and contributions—first to the church, then to other organizations.

**TORCH:** All these reasons should motivate us, but what if someone doesn't know what he or she can do to help. How can the average business person promote free enterprise?

**Entingh:** We need to support institutions such as Cedarville College that teach and support free enterprise. We should be part of business associations such as the Better Business Bureau, the Chamber of Commerce, and our own industry associations. We can address national business issues by writing, calling, or visiting our congressmen.

**Stevenson:** We can vote for issues and legislators favorable to free enterprise. Obviously our good business practices and fair competition serve as a good example to others who look at us not only as business people but also as representatives of Christ.

**West:** We need to communicate fairness. People feel management is greedy and doesn't pay employees any more than they have to. Fairness means paying people what they're worth. Beyond that, management can reward ingenuity, getting employees involved in trying to save the company money...which really is good for everyone. At the newspaper, we formed discussion groups of people from different departments. They learned that their ideas and demands affected other departments and came away understanding that things were more fair than they originally perceived.



**Anderson:** We also need to support programs that educate people in the free enterprise system...by contributing our money and by volunteering to participate. Our Pennsylvania Free Enterprise Week (like similar programs in 29 other states) seeks to educate leaders of tomorrow. Local businesses provide scholarships for high school students to attend our summer business education program. Many Christian business executives from all over Pennsylvania volunteer in PFEW as well. I was surprised at the number.

**Baldwin:** At Cedarville College, the total business program supports the free enterprise system. In Small Business Management class students become entrepreneurs and work under the free enterprise system to develop their own businesses. Our Students In Free Enterprise (SIFE) club promotes free enterprise principles in local high schools and other settings and then competes statewide and nationally. Some of us are involved with faculty groups from other colleges and have the opportunity not only to promote free enterprise but to give our Christian witness as well.

Also, last year I had the opportunity to teach at The Foreign Language Institute in Gorky, Russia. The Russian managers wanted to learn free enterprise principles. They have been in a government-controlled system for so long that they don't understand any other system, let alone know how to change theirs. I saw almost no goods for sale in the marketplace. The people in Gorky were helping each other with the necessities. They weren't hungry, but there wasn't much to buy.

**Anderson:** The executive director of the PFEW program is in Moscow as we speak. He was invited to take an

abridged version of Pennsylvania Free Enterprise Week to about 30 people in the natural gas industry who are eager to learn about the free enterprise system. Hopefully, we will be able to educate them such that we can work out joint ventures.

**TORCH:** Mel, you also went to

Soviet government has terribly abused the environment in that area of their country. Twenty-five people from the Soviet Union attended the conference. One high-ranking delegate asked me if I would give my presentation at a conference they were having in Nukus in Uzbekistan. So my wife and I flew there last fall.

## A Christian Testimony in Retailing

John Wanamaker

1838-1922



hen "Honest John" Wanamaker started his first clothing store in Philadelphia over a century ago, he was determined to show that a retailing business could be run by biblical principles.

Throughout his career he cherished "the store family" of what grew into the Wanamaker Department Store empire. He was the first to grant vacations with pay, training programs, free medical service, and the Christmas bonus. The company also sponsored summer camps, concerts, and an employee band.

For the benefit of his customers, Wanamaker pioneered the use of price tags which did away with the established practice of haggling. He said that the client had the right to know the true value of an item and even what the store's profit would be. Wanamaker was the first to offer a money-back guarantee. He instituted the first department store in the United States (to provide everything a family needed under one roof) and "the downstairs store" of bargain-priced items. He held special sales to return some of the profits to the customer.

Early in his life, John Wanamaker established the Bethany Mission which became a lifelong effort to reach slum youth with the Gospel of Jesus Christ. The Lord blessed Bethany with the largest Sunday school in the city, perhaps in the world. When Wanamaker served as postmaster general in Benjamin Harrison's cabinet for four years, he returned to Philadelphia every Sunday to teach his class.

He had an ardent interest in the Philadelphia YMCA. As a young man he served as secretary and later as president.

On one occasion he lent a newly purchased building, destined to become his first department store, to Dwight L. Moody for revival meetings.

John Wanamaker loved his neighbor as himself. Possessing the heart of a servant, he looked back in his later years and described himself as always having had "a broom in my hand."

**Russia recently. Is an active role in Eastern Europe something other Christian business people should pursue?**

**Entingh:** Yes, but it wasn't something I initiated. Here in the States, I had spoken on water conditioning at a conference on the Aral Sea crisis. The

Christians can have that kind of opportunity if we will demonstrate the kind of concern and expertise in our work that others can appreciate. We can enhance the image of free enterprise, and show our Christian testimony at the same time.



# CAMPUS NEWS

## MIS TEAMS SERVE DURING BREAK

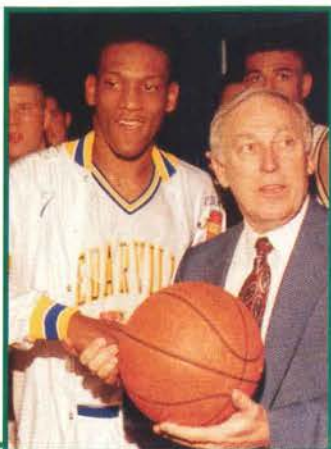


**M**issionary Internship Service (MIS) teams served in Argentina and Jamaica during the Christmas break.

Dr. Barbara Loach, assistant professor of Spanish, accompanied ten students to Buenos Aires to work with ABWE missionaries. "The team provided instrumental music and puppet programs in Spanish for backyard Bible clubs, vacation Bible school, open-air ministries, and an area youth meeting," said Dr. Loach. "They also participated in a Christmas cantata at a local church." She said that the ministry resulted in a number of decisions for salvation as well as new contacts for the missionaries and greater visibility for the churches.

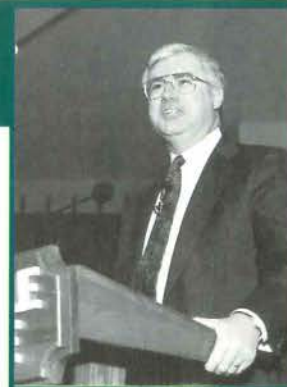
Jeff Beste who traveled with 12 students to Jamaica reports, "We saw eight Jamaican boys accept Christ when we sang at a boys' home and interacted with them afterwards." Beste, assistant director of admissions at Cedarville College, said that the team sang concerts and witnessed every night—at Hillview Baptist Church and in satellite churches around Montego Bay, in orphanages, in shopping plazas, and on street corners. A highlight was the team's fellowship with Jamaican students at Fairview Baptist Bible College where the team stayed. "The Lord gave us a ministry of encouragement to the people in the churches and opened doors for the pastors and missionaries. We know of at least 10 decisions made for Christ," concluded Beste.

Gary Fowler coordinates the MIS activities. A former missionary to Irian Jaya in Indonesia, Fowler became full-time MIS director at the beginning of the 1991-92 school year.



## 500 WINS

**B**asketball co-captain Dominic McKinley presented the game ball to head coach Don Callan when the team gave Callan his 500th career victory on January 9. The Jackets won over Wilmington College 118-81 on the home court. Callan started the 1991-92 season as the seventh "winningest" coach in the National Association of Intercollegiate Athletics (NAIA). His college coaching career spans 32 years, all at Cedarville College.



## WILKINSON ADDRESSES ENRICHMENT CONFERENCE

**D**r. Bruce Wilkinson, president and founder of Walk Thru the Bible Ministries in Atlanta, Georgia was the speaker for the Winter Enrichment Conference January 6-10. He challenged the college family with two series of messages: "Principles of Spiritual Commitment" and "Principles of Fruitbearing."

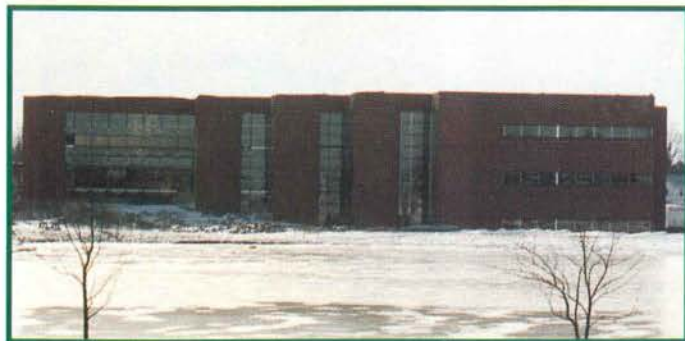
More than 1,000 Walk Thru the Old and New Testament seminars are given each year in churches and schools across the United States as well as in 30 countries and 21 languages around the world. Dr. Wilkinson serves as executive editor and publisher for several devotional "Walk Thru" books. He also has authored four books and coauthored five and is a popular speaker for colleges, universities, and conferences.

## ENROLLMENT, APPLICATIONS UP

**T**he Lord continues to bless Cedarville College with record numbers of students. The present winter quarter enrollment is the highest of any winter quarter in the history of the College. Cedarville students come from 45 states and 15 countries.

The Admissions Office reports that applications and acceptances for fall 1992 are well ahead of last year at this time. Scholastic aptitude of the applicants continues to increase. Prospective students should apply as soon as possible to ensure a place in the fall.





## ENGINEERING/NURSING CENTER ON SCHEDULE

Every Cedarville College student will benefit from the new Engineering/Nursing Center, slated for completion this summer. Besides serving the needs of the engineering, nursing, and science departments, the building will provide student lounges and general education classrooms. The building was glassed in and the heat turned on in mid-January when workmen began putting in partitions and drywall. Plans are to start flooring and painting in April. To date \$4.2 million has been committed toward the \$7 million capital campaign for the building.

## CDR EXPANDS COVERAGE

The FCC has given approval for two proposed expansion projects of CDR Radio.

In mid-February CDR increased its power to 1,000 watts in the Portsmouth, Ohio area. The power increase enables a potential listening audience of 200,000 in a five-county region to receive the station reliably. CDR has served Portsmouth listeners with 10 watts of power since 1986.

CDR plans a new Christian radio service in Columbus, Ohio using facilities of WSYX-TV Channel 6. Coverage will include metropolitan Columbus and all of Franklin county. The new station will begin broadcasting soon after funds are received for construction costs.

CDR Radio provides Bible teaching, Christian music, and information services 24 hours each day.

## FOR FURTHER READING

Dr. Allen Monroe, professor of social science, suggests these books about free market principles.

*Economics In One Lesson* by Henry Hazlitt (New York: MacFadden-Bartell, 1962). A basic introduction to economics.

*The Creation of Wealth* by Brian Griffiths (Downers Grove, IL: InterVarsity Press, 1984). Subtitled *A Christian's Case for Capitalism*.

*The Road to Serfdom* by F.A. Hayek (Chicago: The University of Chicago Press, 1944). A landmark work arguing against government intervention. Hayek won a Nobel Prize.

*Economics and Man* by Douglas Vickers (Nutley, NJ: Craig Press, 1976). A serious look from a Christian perspective.

For a more extensive annotated bibliography, please contact the Department of Social Sciences and History at Cedarville College.

## ITINERARIES

### Dr. Paul Dixon, President

Richmond, Ohio—First Baptist Church, March 1

Bluffton, Ohio—Mid-Bethel Fellowship, Riley Creek Baptist Church, March 3

Avon Park, Florida—Bethany Baptist Church, March 6-8

Sebring, Florida—Maranatha Baptist Church, March 8

Elyria, Ohio—Abbey Road Baptist Church, March 29

Hudson, Florida—Word of Life Florida, April 5-10

Cedar Rapids, Iowa—Cedar Heights Baptist Church, April 25-26

Cincinnati, Ohio—Faith Bible Church, April 27

Elkhart, Indiana—Stewardship Bible Conference, May 18-20

Cincinnati, Ohio—First Baptist Church Greenhills, May 24

Charlotte, North Carolina—Northside Christian Academy Commencement, May 29

Grand Rapids, Michigan—Calvary Church, May 31

Cedarville, Ohio—96th Annual Commencement, Cedarville College, June 6

### Dr. James T. Jeremiah, Chancellor

Canton, Ohio—Grace Baptist Church, March 1

Israel—Cedarville College Tour, March 9-20

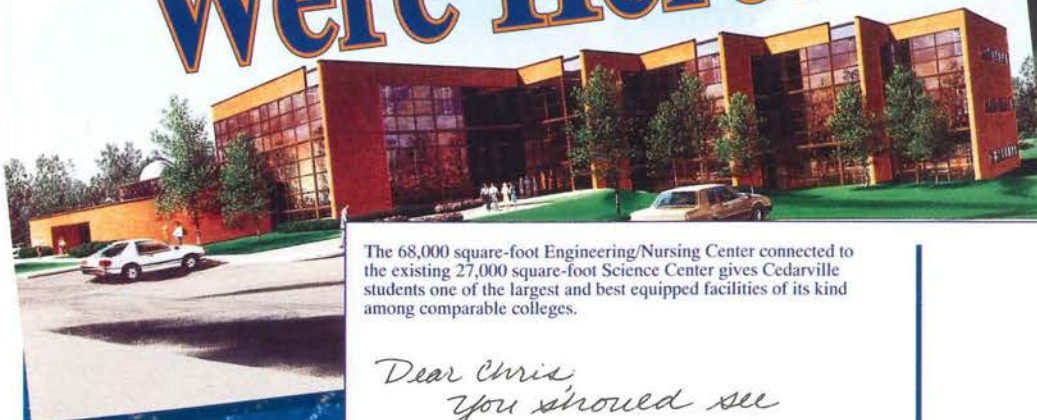
Albany, Ohio—Albany Baptist Church, April 15-18

Hemet, California—Victory Ranch, May 4-7

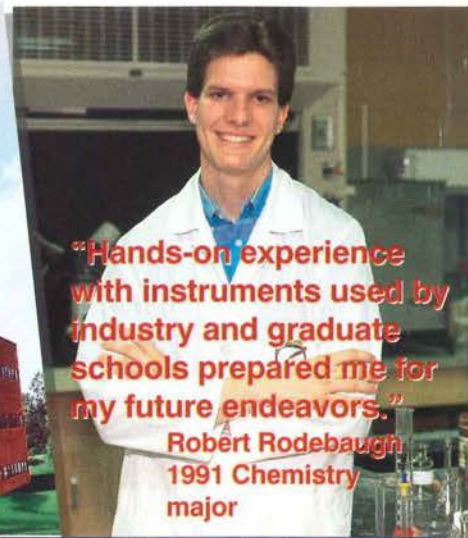
Cedarville Ohio—96th Annual Commencement, Cedarville College, June 6



# Wish You Were Here!



The 68,000 square-foot Engineering/Nursing Center connected to the existing 27,000 square-foot Science Center gives Cedarville students one of the largest and best equipped facilities of its kind among comparable colleges.



"Hands-on experience with instruments used by industry and graduate schools prepared me for my future endeavors."

Robert Rodebaugh  
1991 Chemistry major

PLACE  
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HERE

Dear Chris,  
You should see  
this new building.  
It's huge! And it's  
going to be really nice  
inside. Most of my  
fall classes will be  
there.

Have you decided  
to come yet? I hope  
you do. You would  
love it here!

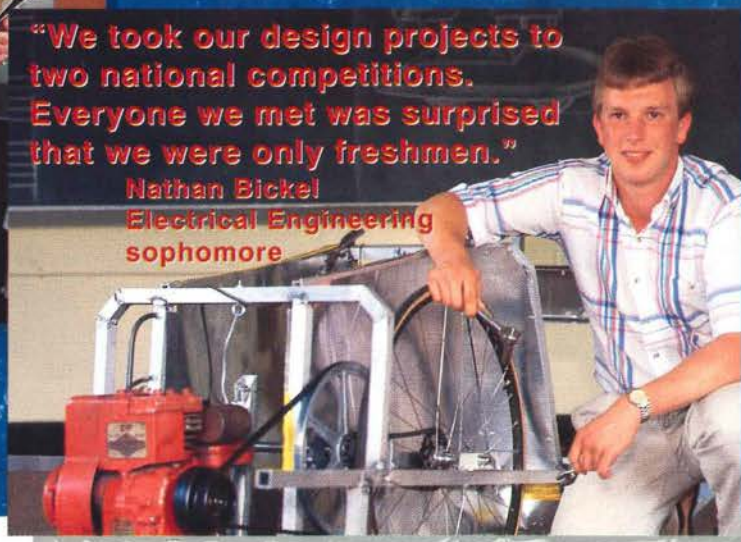


"The professors  
integrate the Bible  
into everything they  
teach. We learned  
how to practice  
nursing to the glory  
of God."

Christina Ash  
1991 Nursing  
graduate

"We took our design projects to  
two national competitions.  
Everyone we met was surprised  
that we were only freshmen."

Nathan Bickel  
Electrical Engineering  
sophomore



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